

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No. 17-18128-elf
	:	
Betzaida Cartagena,	:	Chapter 13
	:	
Debtors.	:	

**Notice of Motion to Modify Chapter 13 Plan, Response Deadline, and Hearing Date**

The Debtor in the above-captioned matter has filed a Motion to Modify Chapter 13 Plan for the reasons stated in the motion.

1. **Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney).
2. **If you do not want the court to grant the relief sought in the motion** or if you want the court to consider your views on the motion, then on or before **Monday, September 12, 2022**, you or your attorney must file a response to the motion. *(See instructions on next page).*
3. **A hearing on the motion** is scheduled to be held telephonically on **Tuesday, September 27, 2022, at 10:00 a.m. before U.S. Bankruptcy Judge Eric L. Frank.** To attend the hearing, dial 877-336-1828 and enter access code 1229352. Unless the court orders otherwise, the hearing on this contested matter will be an **evidentiary hearing**.
4. **If you do not file a response to the motion**, the court may cancel the hearing and enter an order granting the relief requested in the motion.
5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed a response.
6. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney whose name and address is listed on the next page of this notice.

**Filing Instructions**

7. **If you are required to file documents electronically by Local Bankruptcy Rule 5005-1,** you must file your response electronically.
8. **If you are not required to file electronically,** you must file your response at:  
  
U.S. Bankruptcy Court  
900 Market Street, Suite 400  
Philadelphia, PA 19107
9. **If you mail your response** to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the deadline in paragraph two.
10. On the same day that you file or mail your response to the motion, you must mail or deliver a copy of the Response to the movant's attorney:

Michael I. Assad  
Cibik Law, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

Dated: August 22, 2022